

Ex. '5'

**Mortgage Account Information****citi**

Account Number: [REDACTED] 351-7  
 Payment Date: 02/01/14  
 Payment Amount: \$721.99

Statement Date: 01/17/14

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636\*

Please reference your account number 0577014851 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

**Explanation of Payment Amount**

Principal	\$141.45
Interest	\$409.48
Escrow	\$171.06
<b>Total Payment Amount</b>	<b>\$721.99</b>

WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

Type of Mortgage

FIXED RATE LOAN

Outstanding Principal Balance

\$102,380.34

Interest Rate

5.00000%

**Important Messages**

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payment amount for the following month. There may be other payment amounts or charges that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2013, are posted in January 2014, but credited for December 31, 2013.

A tax and interest statement for 2013 income tax purposes is either enclosed with this monthly statement or will be mailed separately by January 31, 2014. To protect your identity, your full social security number will not be printed on the document but will be used in IRS reporting.

TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

**citi**

P.O. Box 6243  
 Sioux Falls, SD 57117-6243

**Mortgage Statement  
 Enclosed**

00008856 1 J1101931 DTF 00008856

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 7201 W LAKE MEAD BLVD STE550  
 LAS VEGAS NV 89128-8364

Account Number: [REDACTED] 351-7

Total Amount by 02/01/14:

\$721.99

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.

Do not include cash or account inquiries with your payment.

Please see reverse side for mailing address and phone number changes.

Additional Principal:

Additional Escrow:

Additional Late Charges:

Additional Monthly Payment:

Total Amount Enclosed

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.  
 PO BOX 689196  
 DES MOINES IA 50368-9196

17500 0072199 0072199 0072199 [REDACTED] 3517 0002

INTERNET REPRINT

CITI 4815 0299

## REPRESENTATION OF PRINTED DOCUMENT

Circle one: Please debit my Checking Account (Attach a voided check)  
Please debit my Savings Account (Attach a deposit slip)  
Financial Institution Account # to be debited: \_\_\_\_\_

Financial Institution \_\_\_\_\_

Financial Institution Address \_\_\_\_\_

Signature of Financial Institution Account Holder \_\_\_\_\_

Date \_\_\_\_\_

Mortgage Account # \_\_\_\_\_

You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fee (Circle) Due Date: 1day 2day 3day 4day 5day 6day 7day 8day

\$10.00 Monthly Fee (Circle) 9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ \_\_\_\_\_

Additional Escrow Per Month (Optional) \$ \_\_\_\_\_

Email \_\_\_\_\_

Please complete, sign and return this form along with a voided check, or deposit slip to:

CitiMortgage, Inc.  
PO Box 6279  
Sioux Falls, SD 57117-6279

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Citibank lender unless you notify us to discontinue the service.

Please be sure to write your **Mortgage Account Number** on your correspondence.

#### Customer Service

1-800-283-7918\*

Monday-Friday

7:00 a.m.-12:00 Midnight LT

Saturday

8:00 a.m.-8:00 p.m. LT

Sunday

10:00 a.m.-10:00 p.m. CT

#### Collections

1-800-723-7906\*

Monday-Friday

8:00 a.m.-12:00 Midnight LT

Saturday-Sunday

8:00 a.m.-8:00 p.m. CT

#### TTY Services:

Dial 711 from the U.S.

Dial 1-866-280-2050

from Puerto Rico

#### Regular Payments

CitiMortgage, Inc.

PO Box 68996

Des Moines, IA 50323-9996

#### Air Express Payments

CitiMortgage, Inc.

4740 121st St.

Urbandale, IA 50323-2102

#### Air Express Correspondence

CitiMortgage, Inc.

14700 Circle Drive, MC 0251

Hagerstown, MD 21742

#### Insurance Claim Center

CitiMortgage, Inc.

PO Box 3855

Springfield, OH 45501-8855

1-866-844-2958\*

CitiMortgage, Inc.

PO Box 6243

Sioux Falls, SD 57117-6243

#### Tax Bills

CitiMortgage, Inc.

PO Box 23659

Rochester, NY 14692

#### Property Insurance Correspondence

CitiMortgage, Inc.

PO Box 7705

Springfield, OH 45501

1-800-442-8774\*

**Automated Service:** You may access account information by calling 1-800-283-7918\*. This automated system is available 24 hours a day, offering convenience outside normal business hours to request documents, initiate transactions, or request a payoff statement showing the total amount outstanding.

In accordance with federal law, CitiMortgage has designated the following address where you can send a written request for information, a written notice of error, or a qualified written request:

CitiMortgage, Inc.  
Attn: Customer Research Team  
PO Box 10002  
Hagerstown, MD 21747-0002  
Please visit [www.citimortgage.com](http://www.citimortgage.com) for details.

**Mortgage Options:** Call 1-800-MORTGAGE\* (667-8424) or visit [www.citimortgage.com](http://www.citimortgage.com) for all of your refinancing or new home loan needs and to learn more about Citibank mortgage products. We're here to help you find the best mortgage solution.

**If You Are Experiencing Financial Difficulty:** HUD-approved housing counseling agencies are available to provide you with the information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at [www.hud.gov/offices/hsg/sfh/bcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/bcc/hcs.cfm)



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Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

#### Payment Information to help you manage your mortgage:

- **E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at [www.citimortgage.com](http://www.citimortgage.com)
- **Phone Payments:** Call 1-800-283-7918\* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.



## REPRESENTATION OF PRINTED DOCUMENT

Page 2 of 3

## IMPORTANT TAX RETURN INFORMATION BELOW

Account Number(s): 851

Property Address:  
9500 ASPEN GLOW DR.  
LAS VEGAS NV 89134

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, province or state, country, ZIP or foreign postal code, and telephone no. <b>CITIMORTGAGE, INC.</b> <b>PO BOX 6243</b> <b>SIQUX FALLS SD 57117-6243</b> <b>CUSTOMER SERVICE: 1-800-283-7918**</b>		* <b>Caution:</b> The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.	OMB No. 1545-0047 <b>2013</b> Form 1098	<b>Mortgage Interest Statement</b>
RECIPIENT'S federal identification no. <b>13-3222578</b>	PAYER'S social security number <b>XXX-XX-3</b>	<b>1 Mortgage interest received from payer(s)/borrower(s)*</b> <b>\$ 427.10</b>		
PAYER'S/BORROWER'S name <b>WILLIAM R SCHULTE</b> <b>MELANI SCHULTE</b> Street address (including apt., no.) <b>7201 W LAKE MEAD BLVD STE550</b> City or town, province or state, country, and ZIP or foreign postal code <b>LAS VEGAS, NV 89128-8364</b>		<b>2 Points paid on purchase of principal residence</b> <b>\$</b>		<b>Copy B</b> <b>For Payer/Borrower</b> The information in boxes 1, 2, 3, and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.
		<b>3 Refund of overpaid interest</b> <b>\$</b>		
		<b>4 Mortgage insurance premiums</b> <b>\$</b>		
Account number (see instructions) <b>51</b>		<b>5</b> <b>\$</b>		

Form 1098

(Keep for your records)

www.irs.gov/form1098

Department of the Treasury - Internal Revenue Service

## IMPORTANT MESSAGES

This 2013 Form 1098 contains information that will be reported to the Internal Revenue Service. Principal Balance and Real Estate Tax amounts are for informational purposes only. Refer to the back of this statement for other important messages and instructions. Please consult with your tax advisor or the Internal Revenue Service for any tax related questions.

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION.

CITIMORTGAGE, INC.  
PO BOX 6243  
SIQUX FALLS SD 57117-6243

CitiMortgage, Inc.  
For Information Call: 1-800-283-7918\*\*  
Customer Service Hours:  
Monday - Friday 7:00 AM - 12:00 MIDNIGHT ET  
Saturday 8:00 AM - 8:00 PM ET  
Sunday 10:00 AM - 10:00 PM ET  
TTY Services: Dial 711 from the US;  
Dial 1-866-280-2050 from Puerto Rico  
Or visit our Website at WWW.CITIMORTGAGE.COM

WILLIAM R SCHULTE  
MELANI SCHULTE  
7201 W LAKE MEAD BLVD STE550  
LAS VEGAS NV 89128-8364

## REPRESENTATION OF PRINTED DOCUMENT

**Instructions for Payer/Borrower**

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

**Payer's/Borrower's identification number.** For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adopt-on taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS, and, where applicable, to state and/or local governments.

**Account number.** May show an account or other unique number the lender has assigned to distinguish your account.

**Box 1.** Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buy-down"

mortgage. Such amounts are deductible by you only in certain circumstances. **Caution:** If you prepaid interest in 2013 that accrued in full by January 15, 2014, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2013 even though it may be included in box 1. If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

**Box 2.** Not all points are reportable to you. Box 2 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 2 may also be deductible. See Pub. 936 to figure the amount you can deduct.

**Box 3. Do not deduct this amount.** It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 3 amount on the "Other income" line of your 2013 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525.

**Box 4.** Shows mortgage insurance premiums which may qualify to be treated as deductible mortgage interest. See the Schedule A (Form 1040) instructions.

**Box 5.** The interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from escrow.

**Future developments.** For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/form1098](http://www.irs.gov/form1098).

<sup>1</sup> Calls are randomly monitored and recorded to ensure quality service.



## "How to Read" your informational notice

- 1 Account Payment Summary – Account Number:** This is your personal account number that identifies your loan. Remember to keep it confidential, it enables us to answer your questions quickly. **Payment Date:** The date associated with your account for any voluntary payment. **Payment Amount:** The voluntary monthly payment that includes principal, interest, escrow and fees, as applicable.
- 2 Explanation of Payment Amount –** Contains a summary of the voluntary payment amount including principal, interest, escrow and fees, as applicable.
- 3 Account Information – Property Address:** Where your mortgaged property is located. **Type of Mortgage:** Type of loan you have, such as adjustable or fixed rate. **Outstanding Principal Balance:** The amount of principal remaining on your loan through the informational notice date. This is not a payoff amount. **Interest Rate:** The rate you are paying as of the informational notice date. **Escrow Balance:** The amount of funds currently held in your escrow account, if applicable. **Interest Paid Year to Date:** The amount of interest you have paid as of the informational notice date, if applicable. **Taxes Paid Year to Date:** The amount of taxes you have paid as of the informational notice date, if applicable.
- 4 Transaction Activity –** The date, description, and amount of any Escrow charges and credits that have occurred on your account as of your last informational notice, if applicable.

**Mortgage Account Information** citi

Account Number: 123456789-8  
 Payment Date: 11/01/13  
 Payment Amount: \$1,041.57

**How to reach us**  
 Bankruptcy Service Center: 1-866-610-5636\*  
 \*Please reference your account number 123456789-8 when calling.  
 \*Calls are subject to availability and are subject to actual queue times.

Your selected Single Point of Contact is **Phyllis Lashley (800) 866-6106, Ext. 12345678**

**Explanation of Payment Amount**

Principal	Interest	Escrow	Total Payment Amount
\$645.64	\$200.15	\$195.78	\$1,041.57

**Account Information**

JOHN Q PUBLIC  
 JANE T PUBLIC  
 Property Address: 123 MAIN ST  
 ANYTOWN, USA 12345

**Type of Mortgage:** FIXED RATE/ARM  
**Outstanding Principal Balance:** \$24,342.21  
**Interest Rate:** 10.5000%  
**Escrow Balance:** \$100.00  
**Interest Paid Year to Date:** \$2,001.50  
**Taxes Paid Year to Date:** \$1,980.50

**Transaction Activity (09/02/13 to 10/01/13)**

Date	Description	Amount
09/02/13	Escrow Payment of County Taxes	\$195.78

**Important Reminders**  
 Please do not pay any other account numbers. The date you will see the new label which includes the information you are accustomed to seeing.

TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

**Charges**

Charges	Payment
Interest	\$200.15

**Account Number:** 123456789-8  
**Total Amount Due:** \$1,041.57

**Please Print**

JOHN Q PUBLIC  
 JANE T PUBLIC  
 123 MAIN ST  
 ANYTOWN, USA 12345

**Include account number on check. Make payable to Citicorp, Inc.**

CITICORP FIDELITY, INC.  
 P.O. BOX 1204  
 ANYTOWN, USA 12345

PPRHH nnnnnnn TTYYYY LLLLLLL AAAAAAAAAAAAAAAAAA CCAB

TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

REPRESENTATION OF PRINTED DOCUMENT

## Frequently Asked Questions

### Why did my informational notice format change?

We adjusted the format of the informational notice to group certain information together, in certain locations, on the notice. We have created this guide to walk you through those format adjustments so that you can more easily understand your new informational notice.

### Will all of the items on this guide appear on my mortgage account informational notice?

Not necessarily. Only those items that are applicable to your loan will appear on your informational notice.

### Can I stop receiving these informational notices in the mail?

Yes. You can call the Bankruptcy Service Center at 1-866-613-5636\* to opt out of receiving informational notices.

### Does "Outstanding Principal Balance" listed under "Account Information" reflect the amount I would have to send to pay my loan in full?

Likely no. "Outstanding Principal Balance" reflects only the principal balance remaining on your account. You will need to call 1-866-613-5636\* to request a payoff statement showing the total amount needed to pay your loan in full.

\*Calls are randomly monitored and recorded to ensure quality service. TTY Services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico.



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CITI 4815 0304





CitiMortgage, Inc.  
PO Box 6243  
Sioux Falls, SD 57117-6243

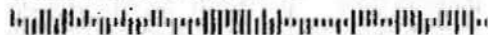
**Important Loan  
Information**

**Mortgage Account Number**  
[REDACTED] 351

Page 1 of 1

05/08/2014

00000005 88 10Z 128 LTR0107D AM1 410



WILLIAM R SCHULTE  
MELANI SCHULTE  
7201 W LAKE MEAD BLVD STE550  
LAS VEGAS NV 89128-8364

**Why we're  
writing to you**

Dear CitiMortgage Client(s):

We are writing to inform you we have received your recent correspondence. We appreciate your taking the time to write us, and the opportunity to service your mortgage needs. Your letter will be reviewed and processed timely.

**How to  
contact us**

To contact us visit our website at [www.citimortgage.com](http://www.citimortgage.com) or access our Automated Account Information Line, which is available 24 hours a day at 1-800-283-7918\*. Representatives are available Monday through Friday from 8:00 a.m. to 10:00 p.m., ET, and Saturday from 8:00 a.m. to 6:00 p.m., ET. To access TTY services, dial 711 from the United States or dial 1-866-280-2050 from Puerto Rico. When you contact us, refer to your mortgage account number, 0577014851.

We appreciate your business and look forward to continuing to serve you in the future.

Sincerely,

Customer Service Department

To the extent your obligation has been discharged, or is subject to an automatic stay of bankruptcy order under Title 11 of the United States Code, this notice is for compliance and informational purposes only and does not constitute a demand for payment or an attempt to collect any such obligation.



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CS2LTD069





CitiMortgage, Inc.  
PO Box 6243  
Sioux Falls, SD 57117-6243

REPRESENTATION OF PRINTED DOCUMENT

Important Loan  
Information

Mortgage Account Number  
[REDACTED] 351

Page 1 of 1

05/14/2014

00000000 BB 10Z 154 LTR0102D AM1 414



WILLIAM R SCHULTE  
MELANI SCHULTE  
7201 W LAKE MEAD BLVD STE550  
LAS VEGAS NV 89128-8364

Dear CitiMortgage Client(s):

Why we're  
writing to you

We are writing to inform you we have received your recent correspondence. We appreciate your taking the time to write us, and the opportunity to service your mortgage needs. Your letter will be reviewed and processed timely.

How to  
contact us

To contact us visit our website at [www.citimortgage.com](http://www.citimortgage.com) or access our Automated Account Information Line, which is available 24 hours a day at 1-800-283-7918\*. Representatives are available Monday through Friday from 8:00 a.m. to 10:00 p.m., ET, and Saturday from 8:00 a.m. to 6:00 p.m., ET. To access TTY services, dial 711 from the United States or dial 1-866-280-2050 from Puerto Rico. When you contact us, refer to your mortgage account number, 0577014851.

We appreciate your business and look forward to continuing to serve you in the future.

Sincerely,

Customer Service Department

To the extent your obligation has been discharged, or is subject to an automatic stay of bankruptcy order under Title 11 of the United States Code, this notice is for compliance and informational purposes only and does not constitute a demand for payment or an attempt to collect any such obligation.



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CS2LTD069  
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CITI 4815 0728

ASPEC

## Mortgage Account Information

citi

Account Number: [REDACTED] 351-7  
 Payment Date: 09/01/14  
 Payment Amount: \$1,159.40

Statement Date: 08/18/14

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636\*

Please reference your account number 0577014851 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

## Explanation of Payment Amount

Principal	\$461.10
Interest	\$420.31
Escrow	\$277.99
<b>Total Payment Amount</b>	<b>\$1,159.40</b>

## Account Information

WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$88,326.84
Interest Rate	7.50000%
Escrow Balance	-\$8,269.81
Taxes Paid Year to Date	\$840.93

## Transaction Activity (07/18/14 to 08/18/14)

Date	Description	Charges	Payments
08/01/14	Escrow Disbursement - County Tax		-\$427.14

## Important Messages

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payment amount for the following month. There may be other payment amounts or charges that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.



P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

Account Number: [REDACTED] 351-7

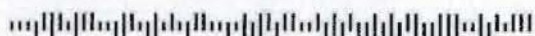
Total Amount by 09/01/14:

\$1,159.40

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment. Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$		
Additional Escrow:	\$		
Additional Late Charges:	\$		
Additional Monthly Payment:	\$		
<b>Total Amount Enclosed</b>	<b>\$</b>		

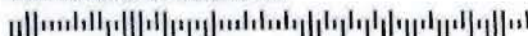
00069445 1 J0504901 DTF 00009445



WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9330 W SAHARA AVE STE210  
 LAS VEGAS NV 89117-8816

Include account number on check. Make payable to CitiMortgage, Inc

CITIMORTGAGE, INC.  
 PO BOX 689196  
 DES MOINES IA 50368-9196





**E-Z Pay Authorization Agreement**

- 1 Circle one: ☐ Please debit my Checking Account (Attach a voided check)  
☐ Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: \_\_\_\_\_

2 \_\_\_\_\_

Financial Institution \_\_\_\_\_

Financial Institution Address \_\_\_\_\_

Signature of Financial Institution Account Holder \_\_\_\_\_

Date \_\_\_\_\_

3 Mortgage Account # \_\_\_\_\_

- 4 You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

**No Fee:** (Circle) Due Date 1day 2day 3day 4day 5day 6day 7day 8day**\$10.00 Monthly Fee:** (Circle) 9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ \_\_\_\_\_

Additional Escrow Per Month (Optional) \$ \_\_\_\_\_

5 Email \_\_\_\_\_

Login to [www.citimortgage.com](http://www.citimortgage.com) and register for E-Z Pay today or complete the form below.**Please complete, sign and return this form along with a voided check or deposit slip to:**

**CitiMortgage, Inc.**  
**PO Box 6279**  
**Sioux Falls, SD 57117-6279**

**PLEASE DO NOT RETURN WITH YOUR MONTHLY PAYMENT.**

Your enrollment will be confirmed in writing at least 10 days  
prior to your first debit.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Citibank lender unless you notify us to discontinue the service.

**Important Information To Help Us Serve You Better**

Please be sure to write your **Mortgage Account Number** on  
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**Customer Service****1-800-283-7918\***

Monday-Friday

8:00 a.m.-10:00 p.m. ET

Saturday

8:00 a.m.-6:00 p.m. ET

**Collections****1-800-723-7906\***

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

**TTY Services:**

Dial 711 from the U.S.;

Dial 1-866-280-2050

from Puerto Rico

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Des Moines, IA 50368-9196

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4740 121st St.

Urbandale, IA 50323-2402

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14700 Citicorp Drive, MC 0251

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CitiMortgage, Inc.

PO Box 8855

Springfield, OH 45501-8855

1-866-844-2198\*

**Credit Bureau Disputes/****Account Inquiries**

CitiMortgage, Inc.

PO Box 6243

Sioux Falls, SD 57117-6243

**Tax Bills**

CitiMortgage, Inc.

PO Box 23689

Rochester, NY 14692

**Property Insurance****Correspondence**

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1-800-442-8774\*

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Changed your mailing address or email?

Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

**Payment information to help you manage your mortgage:**

- **E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at [www.citimortgage.com](http://www.citimortgage.com)
- **Phone Payments:** Call 1-800-283-7918\* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.

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## Mortgage Account Information

citi

Account Number: [REDACTED] 51-7  
 Payment Date: 11/01/14  
 Payment Amount: \$1,058.40

Statement Date: 10/17/14

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636\*

Please reference your account number 0577014851 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

## Explanation of Payment Amount

Principal	\$466.89
Interest	\$414.52
Escrow	\$176.99
<b>Total Payment Amount</b>	<b>\$1,058.40</b>

## Account Information

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$88,326.84
Interest Rate	7.50000%
Escrow Balance	-\$8,696.01
Taxes Paid Year to Date	\$1,267.13

## Important Messages

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payment amount for the following month. There may be other payment amounts or charges that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Your monthly escrow payment has been adjusted to \$176.99 effective 11/01/14.

TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.



P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

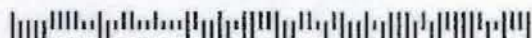
Account Number: [REDACTED] 51-7

Total Amount by 11/01/14: \$1,058.40

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment. Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$		
Additional Escrow:	\$		
Additional Late Charges:	\$		
Additional Monthly Payment:	\$		
Total Amount Enclosed	\$		

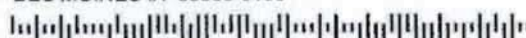
00061906 1 J0504296 DTF 00001906



WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.  
 PO BOX 689196  
 DES MOINES IA 50368-9196



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**E-Z Pay Authorization Agreement**Login to [www.citimortgage.com](http://www.citimortgage.com) and register for E-Z Pay today or complete the form below.

- 1 Circle one: ☐ Please debit my Checking Account (Attach a voided check)  
☐ Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: \_\_\_\_\_

2 \_\_\_\_\_  
Financial Institution

Financial Institution Address \_\_\_\_\_

Signature of Financial Institution Account Holder \_\_\_\_\_

Date \_\_\_\_\_

3 Mortgage Account # \_\_\_\_\_

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(Circle) Due Date 1day 2day 3day 4day 5day 6day 7day 8day

9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ \_\_\_\_\_

Additional Escrow Per Month (Optional) \$ \_\_\_\_\_

5 Email \_\_\_\_\_

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**Customer Service**  
**1-800-283-7918\***

Monday-Friday

8:00 a.m.-10:00 p.m. ET

Saturday

8:00 a.m.-6:00 p.m. ET

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PO Box 23689

Rochester, NY 14692

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**Changed your mailing address or email?**

Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

\_\_\_\_\_

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By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

**Payment information to help you manage your mortgage:**

- **E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn at no charge from your bank account at [www.citimortgage.com](http://www.citimortgage.com)
- **Phone Payments:** Call 1-800-283-7918\* to make an immediate payment at no charge using your checking account. For greater convenience, phone payments can be made at no charge through our automated system.



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## Mortgage Account Information

citi

Account Number: [REDACTED] 51-7  
 Payment Date: 12/01/14  
 Payment Amount: \$1,058.40

Statement Date: 11/18/14

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636\*

Please reference your account number 0577014851 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

## Explanation of Payment Amount

Principal	\$469.80
Interest	\$411.61
Escrow	\$176.99
<b>Total Payment Amount</b>	<b>\$1,058.40</b>

## Account Information

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$88,326.84
Interest Rate	7.50000%
Escrow Balance	-\$8,696.01
Taxes Paid Year to Date	\$1,267.13

## Important Messages

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payment amount for the following month. There may be other payment amounts or charges that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2014, are posted in January 2015, but credited for December 31, 2014.

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To ensure timely processing, please enclose your check and the coupon below in the envelope provided.



P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

Account Number: [REDACTED] 51-7

Total Amount by 12/01/14: \$1,058.40

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment. Please see reverse side for mailing address and phone number changes.

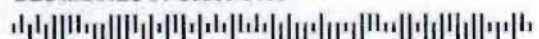
Additional Principal:	\$		
Additional Escrow:	\$		
Additional Late Charges:	\$		
Additional Monthly Payment:	\$		
<b>Total Amount Enclosed</b>	<b>\$</b>		

[REDACTED] 11 J0503166 DTF 00018571

|||||  
 WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

Include account number on check. Make payable to CitiMortgage, Inc.

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17500 0105840 0105840 0105840 [REDACTED] 517 0004





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Financial Institution Account # to be debited: \_\_\_\_\_

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Date \_\_\_\_\_

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Financial Institution Account # to be debited \_\_\_\_\_

2

Financial Institution \_\_\_\_\_

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Signature of Financial Institution Account Holder \_\_\_\_\_

Date \_\_\_\_\_

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(Circle) Due Date 1day 2day 3day 4day 5day 6day 7day 8day

9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ \_\_\_\_\_

Additional Escrow Per Month (Optional) \$ \_\_\_\_\_

5 Email \_\_\_\_\_

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CitiMortgage, Inc.  
PO Box 23689  
Rochester, NY 14692

**Property Insurance**

Correspondence  
CitiMortgage, Inc.  
PO Box 7706  
Springfield, OH 45501  
1-800-442-8774\*

**Automated Service:** You may access account information by calling 1-800-283-7918\*. This automated system is available 24 hours a day, offering convenience outside normal business hours to request documents, initiate transactions, or request a **payoff statement** showing the total amount outstanding.

In accordance with federal law, CitiMortgage has designated the following address where you can send a written **request for information**, a written **notice of error**, or a **qualified written request**:

CitiMortgage, Inc.  
Attn: Customer Research Team  
PO Box 10002  
Hagerstown, MD 21747-0002  
Please visit [www.citimortgage.com](http://www.citimortgage.com) for details.

**Mortgage Options:** Call 1-800-MORTGAGE\* (667-8424) or visit [www.citimortgage.com](http://www.citimortgage.com) for all of your refinancing or new home loan needs and to learn more about Citibank mortgage products. We're here to help you find the best mortgage solution.

**If You Are Experiencing Financial Difficulty:** HUD-approved housing counseling agencies are available to provide you with the information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)



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**Changed your mailing address or email?**

Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

**Payment information to help you manage your mortgage:**

- **E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn at no charge from your bank account at [www.citimortgage.com](http://www.citimortgage.com)
- **Phone Payments:** Call 1-800-283-7918\* to make an immediate payment at no charge using your checking account. For greater convenience, phone payments can be made at no charge through our automated system.

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

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## Mortgage Account Information

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ACCOUNT NUMBER: [REDACTED] 51-7

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31st will be credited to 2014 for tax reporting purposes and posted to your account history in January 2015.

Pursuant to Nevada law, CitiMortgage, Inc. is providing this notice to you, our existing customer. According to our policy, you may place your phone number on our internal Do-Not-Call list by either contacting us at our customer service number (800) 283-7918, or advising any CitiMortgage, Inc. telephone solicitor during a solicitation call to place your number on our list. For further information you may contact us at CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, MO 63368 (800) 283-7918. Or you can contact the Nevada State Attorney General at Office of the Attorney General Nevada Department of Justice, Carson City Office, 100 North Carson Street, Carson City, Nevada 89701-4717, (775) 684-1100, Website: <http://ag.state.nv.us>

A tax and interest statement for 2014 income tax purposes will be included with your next monthly statement or mailed separately by January 31, 2015. To protect your identity, your full social security number will not be printed on the document but will be used in IRS reporting.

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